

**Baywatch Resort Homeowners' Association, Inc.  
Insurance Summary**

**Property, Windstorm and Hail:**

Agent: Wells Fargo Insurance Services  
Date: May 31, 2009 - May 31, 2010  
Limit: Building #1: \$21,857,000      Annual Premium: \$ 425,304  
Building #2: \$25,051,875  
Building #3: \$30,419,125

Name of Company: South Insurance Company, LTD      Deductibles: \$10,000 All Perils Per Occurrence  
\$50,000 Earthquake Per Occurrence  
For Named Storm Wind/Hail/Flood: 3%  
subject to \$100,000 minimum

Remarks: Additional coverage includes Business Equipment

**Flood:**

Agent: Southeastern Insurance Services  
Date: Various (Feb 20, 2010, May 9, 2010, July 24, 2010)  
Limit: Building #1: \$21,857,000      Annual Premium: \$ 27,865  
Building #2: \$25,051,875  
Building #3: \$30,419,125

Name of Company: Travelers Insurance Company      Deductible: \$500 Per Occurrence

**Umbrella:**

Agent: Southeastern Insurance Services  
Date: February 17, 20010 - February 17, 2011  
Limit: \$10,000,000 Each Occurrence      Annual Premium: \$ 8,106  
\$10,000,000 Annual Aggregate

Name of Company: Zurich Insurance Company      Deductible: \$10,000 Per Occurrence

**General Liability**

Agent: Southeastern Insurance Services  
Date: February 17, 20010 - February 17, 2011  
Limit: \$1,000,000 Each Occurrence      Annual Premium: \$ 26,425  
\$2,000,000 Annual Aggregate

Name of Company: First Financial Insurance Company      Deductible: \$ -

**Directors & Officers Liability:**

Agent: Southeastern Insurance Services  
Date: February 17, 20010 - February 17, 2011  
Limit: \$1,000,000 Annual Aggregate      Annual Premium: \$ 2,672

Name of Company: Travelers      Deductible: \$2,500 Each Wrongful Act

**TOTAL ANNUAL PREMIUM:** \$ 490,372

To request a Certificate of Insurance fax Lisa Carter and Cathy Sullivan at 843-556-6777 or email  
[lisa\\_s\\_carter@wellsfargois.com](mailto:lisa_s_carter@wellsfargois.com), [cathy\\_sullivan@wellsfargois.com](mailto:cathy_sullivan@wellsfargois.com)  
Be sure to include the property, unit number, loan number and the requested mortgagee information